	Application No.	Applicant(s)
Notice of Allowability	09/645,108	PETH, STEVEN H.
	Examiner	Art Unit
	Daniel L. Greene	3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *13 December 2004.*

2. ☒ The allowed claim(s) is/are *1,3,4,7,11,14,17,21,24,28 and 29.*

3. ☒ The drawings filed on *21 June 2001* are accepted by the Examiner.

4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

     a) ☐ All   b) ☐ Some*   c) ☐ None   of the:

        1. ☐ Certified copies of the priority documents have been received.

        2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

        3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

     * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

     (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

        1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____ .

     (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____ .

     Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)

3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application (PTO-152)

6. ☒ Interview Summary (PTO-413), Paper No./Mail Date *2/3/2005*

7. ☒ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____ .

JAMES P. TRAMMELL
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

EXAMINER'S AMENDMENT

1.   An examiner's amendment to the record appears below. Should the changes

and/or additions be unacceptable to applicant, an amendment may be filed as provided

by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be

submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview

with Timothy J. Hadlock on 2/3/2005.

The application has been amended as follows:

Claim 1: (Currently Amended) A method of financing eCommerce purchases comprising:

(a)   Receiving over the Internet buyer registration information;

(b)   Evaluating a credit rating for said buyer;

(c)   Passing over the Internet said credit rating to a seller;

(d)   Receiving over the Internet from said seller seller's credit options for said

buyer;

(e)   Determining other credit provider's credit options for said buyer;

(f)   Creating a database of said credit options for said buyer, <u>wherein said</u>

<u>creating step (f) occurs on a pre-determined schedule, in response to pre-determined</u>

<u>triggering events, upon a seller's or credit provider's request;</u>

(g)   Receiving over the Internet an order for said buyer;

(h)   Querying said database with query criteria specific to said order, thereby

resulting in a report of credit options for said buyer for said order;

(i)   Passing over the Internet said report to said buyer;

(j)   Receiving over the Internet said buyer's selection of a credit option;

(k)   Passing over the Internet a payment schedule for said buyer; and

(l)   Receiving payment remitted from said buyer.

Claim 2: (Cancelled)

Claim 4: (Currently Amended)   A method of financing eCommerce purchases

comprising:

(a)   Receiving over the Internet buyer registration information;

 (b)   Evaluating a credit rating for said buyer;

(c)   Passing over the Internet said credit rating to a seller;

(d)   Receiving over the Internet from said seller seller's credit options for said buyer:

(e)   Determining other credit provider's credit options for said buyer;

(f)   Creating a database of said credit options for said buyer, wherein said creating

step (f) occurs on a pre-determined schedule, in response to pre-determined triggering

events, upon a seller's or credit provider's request;

(g)   Receiving over the Internet an order for said buyer;

(h)   Querying said database with query criteria specific to said order, thereby resulting

in a report of credit options for said buyer for said order;

(i)   Passing over the Internet said report to said buyer;

(j)   Receiving over the Internet said buyer's selection of a credit option;

(k)   Passing over the Internet a payment schedule for said buyer; and

(l)   Receiving payment remitted from said buyer;

(m)   wherein the time elapsed between said receiving step (g) and said

passing step (i) is less than five minutes.

Claim 5: (Cancelled)

Claim 6: (Cancelled)

Claim 7: (Currently Amended)

A method of financing eCommerce purchases comprising:

(a)   Evaluating a credit rating for said buyer;

(b)   Passing said credit rating to a seller;

(c)   Receiving from said seller seller's credit options for said buyer;

(d)   Determining other credit provider's credit options for said buyer;

(e)   Creating a database in a computer combining all of said credit options for said

buyer;

(f)   Retrieving from said database a report of credit options for said buyer;

(g)   Passing said report to said buyer;

(h)   Entering a credit agreement with said buyer for at least one of said credit options;

(i)   Passing funds borrowed pursuant to said credit agreement to said buyer or the

buyer's designated recipient; and

(j)   Receiving funds from said buyer in repayment of said borrowed funds pursuant to

said credit agreement:

(k)   wherein said creating step (e) occurs on a pre-determined schedule, in response

to pre-determined triggering events, upon a seller's or credit provider's request; and

(l)   wherein said passing, retrieving, and receiving steps occur over a network

comprising an Internet system.

Claim 8: (Cancelled)

Claim 9: (Cancelled)

Claim 10: (Cancelled)

Claim 11: (Currently Amended)

        A method of financing eCommerce purchases comprising:

(a)   Evaluating a credit rating for said buyer;

(b)   Passing said credit rating to a seller;

(c)   Receiving from said seller seller's credit options for said buyer;

(d)   Determining other credit provider's credit options for said buyer;

(e)   Creating a database combining all of said credit options for said buyer;

(f)   Retrieving from said database a report of credit options for said buyer;

(g)   Passing said report to said buyer;

(h)   Entering a credit agreement with said buyer for at least one of said credit options;

(i)   Passing funds borrowed pursuant to said credit agreement to said buyer or the

buyer's designated recipient; and

(j)   Receiving funds from said buyer in repayment of said borrowed funds pursuant to

said credit agreement.

(k)   wherein the time elapsed between said retrieving steps (f) and said passing step (i)

is less than three minutes;

(l)   wherein said passing, retrieving, and receiving steps occur over a network

comprising an Internet system;

(m)   wherein said creating step (e) occurs on a pre-determined schedule, in response

to pre-determined triggering events, upon a seller's or credit provider's request;

Claim 12: (Cancelled)

Claim 13: (Cancelled)

Claim 14: (Currently Amended)

A method of facilitating commercial transactions over a network, said method

comprising:

(a)   Creating a database of credit options for a buyer;

(b)   Receiving over a network an order for said buyer;

(c)   Querying said database with query criteria specific to said buyer and to said order,

thereby resulting in a report of credit options for said buyer for said order;

(d)   Passing said report over said network to said buyer; and

(e)   Receiving over said network said buyer's selection of a credit option;_and

(f)   wherein said creating step (a) occurs on a pre-determined schedule, in response

to pre-determined triggering events, upon a seller's or credit provider's request;

Claim 15: (Cancelled)

Claim 16: (Cancelled)

Claims 18-20: (Cancelled)

Claim 21: (Currently Amended)

A method of facilitating commercial transactions over a network, said method

comprising:

(a)   Creating a database of credit options for a buyer;

(b)   Receiving over a network an order for said buyer;

(c)   Querying said database with query criteria specific to said buyer and to said order,

thereby resulting in a report of credit options for said buyer for said order;

(d)   Passing said report over said network to said buyer, wherein the time elapsed

between said receiving step (b) and said passing step (d) is less than two minutes; and

(e)   Receiving over said network said buyer's selection of a credit option;_and

(f)   wherein said creating step (a) occurs on a pre-determined schedule, in response

to pre-determined triggering events, upon a seller's or credit provider's request;

Claim 22: (Cancelled)

Claim 23: (Cancelled)

Claims 25-27: (Cancelled)

Claim 28: Currently Amended)

In an eCommerce vertical marketplace, a method of operating a database

management system for facilitating extension of credit, said method comprising:

(a)   Receiving information about a buyer sufficient to evaluate the relative risk of

extending credit to said buyer;

(b)   Determining said relative risk;

(c)   Determining a plurality of credit options for said buyer from a plurality of credit

providers based on said relative risk determined in step (b);

(d)   Creating a database of said credit options for said buyer;

(e)   wherein said database is constructed and adapted for querying, thereby resulting

in a report of credit options for said buyer; and

(f)   wherein said database is in communication with a network constructed and

adapted for passing said report to said buyer or to an intermediary for passing to said

buyer:

(g)   wherein said network comprises the Internet; and

(h)   wherein said creating step (d) occurs on a pre-determined schedule, in response

to pre-determined triggering events, upon a seller's or credit provider's request;

Claim 30: (Cancelled)

Claim 31: (Cancelled)

The following is an examiner's statement of reasons for allowance:

The teachings of Lebda reference an entity that act s as a "mail stop" or

middleman or conduit between many borrowers and many lenders. Lebda teaches

simply collecting the borrower information on each order, and for each order performing

a rough filter against pre-set lender criteria, and sending the passing applications to the

applicable lenders. Lebda is aimed at individual consumer loans. This makes sense

because the assignee in Lebda is Lending Tree, a consumer lender. Thus Lebda

teaches a B2C, business-to-consumer, method. See Lebda at column 2, lines 3-6 ("loan

applications include . . . mortgages, car loans, student loans, personal loans . . . .")

Lebda does not teach "the method of claim 1, wherein said creating step (f)

occurs on a pre-determined schedule, in response to pre-determined triggering

events, upon a seller's or credit provider's request, and mixtures thereof.". Instead

Lebda only teaches obtaining a credit score for a buyer at the time the buyer

wishes to make a purchase. (Lebda at column 3, lines 10-14). This is adequate for

B2C transactions, but not for regularly recurring buyer to seller, B2S, transactions where

the buyer and seller are part of a supply chain. By having recurring, e.g., weekly or

monthly, credit score recalculation for buyers, the credit-matching agent is always ready

to quickly offer credit options for any buyer orders. That is, having a current credit score

always available eliminates the need and delay with waiting for an order before

determining the credit score. This is a needed solution for frequent B2S purchases by

the same borrowers, but not needed for infrequent B2C transactions between always-different consumers (borrowers).

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel L. Greene whose telephone number is 703-306-5539. The examiner can normally be reached on M-Thur. 8am-6pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on 703-305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

                                                        Daniel L. Greene